

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Janisia Lanice Kimbrough  
Debtor

Case No. 25-00982-JAW  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jun 17, 2025

User: mssbad  
Form ID: n031

Page 1 of 4  
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:**

Recip ID	Recipient Name and Address
db	+ Janisia Lanice Kimbrough, P.O. Box 321105, Flowood, MS 39232-1105
5498652	+ Allstate, PO Box 12055, Roanoke, VA 24022-2055
5498653	Arrow Mountain Funding, P.O. Box 2503, Kahnawake, QC
5498656	Bluefrog, 1855 Bowles Ave, Flovilla, GA 30216
5498665	+ Destiny, P.O. Box 2303, Columbus, GA 31902-2303
5498667	+ Empower, 10700 Nall Ave, Leawood, KS 66211-1206
5498672	+ Global Lending, 5 Concourse Pkwy, Atlanta, GA 30328-7104
5498673	Hope Federal Credit Union, Jackson Med Mall, Jackson, MS 39213
5498680	+ Lendy, LLC, Po Box 9035, Dayton, OH 45409-9035
5498684	+ MS Title Loan, 2260 Hwy 80 E, Ste B, Pearl, MS 39208-3321
5498688	+ Premier Bankcard, P.O. Box 2208, Vacaville, CA 95696-8208
5498691	Renesant Bank, 9027 Hwy 15 N, Ackerman, MS 39735
5498695	+ Spotloan, P.O. Box 927, Palatine, IL 60078-0927
5498703	US Dept of Education, PO Box 5202, Greenville, TX 75403-5202

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5514315	Email/Text: bncmail@w-legal.com	Jun 17 2025 19:32:00	Advance Financial Administration, LLC, C/O Weinstein & Riley, P.S., 749 GATEWAY, SUITE G-601, ABILENE, TX 79602
5499408	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 17 2025 19:31:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
5498649	+ Email/Text: bnc@teampurpose.com	Jun 17 2025 19:32:00	Advance America, 4237-B Lakeland Dr, Flowood, MS 39232-9212
5498650	+ Email/Text: bankruptcy@af247.com	Jun 17 2025 19:32:00	Advance Financial, 100 Oceanside Drive, Nashville, TN 37204-2351
5498651	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 17 2025 19:41:50	Affirm, Inc., P.O. Box 720, San Francisco, CA 94104-0720
5498654	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 17 2025 19:31:00	Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555
5498655	+ Email/Text: bk@avant.com	Jun 17 2025 19:32:00	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
5504510	+ Email/Text: bankruptcy@bmgmoney.com	Jun 17 2025 19:32:00	BMG LoansAtWork Inc, 444 Brickell Ave Suite 250, Miami FL 33131-2404
5498657	+ Email/Text: bankruptcy@bmgmoney.com	Jun 17 2025 19:32:00	BMG Money, 1221 Brickell Ave, Miami, FL 33131-3224
5498659	Email/Text: cfcbackoffice@contfinco.com	Jun 17 2025 19:31:00	Continental Finance Co, Pob 8099, Newark, DE 19714

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5498660	Email/Text: cfcbackoffice@contfinco.com	Jun 17 2025 19:31:00	Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808
5498699	Email/Text: cfcbackoffice@contfinco.com	Jun 17 2025 19:31:00	Surge, P.O. Box 8099, Newark, DE 19714
5498705	Email/Text: cfcbackoffice@contfinco.com	Jun 17 2025 19:31:00	Verve, P.O. Box 8099, Newark, DE 19714
5498658	+ Email/Text: bkinfo@ccfi.com	Jun 17 2025 19:32:00	Cashcentral.com, 84 East 2400 North, Logan, UT 84341-2902
5498661	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 17 2025 19:32:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
5498662	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 17 2025 19:32:00	Credit Collection Serc, 725 Canton St, Norwood, MA 02062-2679
5498663	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 17 2025 19:41:53	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
5498664	+ Email/PDF: DellBKNotifications@resurgent.com	Jun 17 2025 19:41:50	Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
5498675	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 17 2025 19:31:00	Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5498668	Email/Text: disputes@soaren-management.com	Jun 17 2025 19:31:00	Fineday Funds, P.O. Box 457, Keshena, WI 54135
5498666	Email/Text: cxs-doc-access@earnin.com	Jun 17 2025 19:31:00	Earnin, 200 Portage Ave, Palo Alto, CA 94306
5498669	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 17 2025 19:41:56	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5519531	Email/Text: bankruptcy@glslc.com	Jun 17 2025 19:31:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29607
5498670	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 19:32:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
5498671	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 19:32:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
5498674	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 19:32:00	Indigo, P.O. Box 205458, Dallas, TX 75320-5458
5498676	+ Email/Text: ebone.woods@usdoj.gov	Jun 17 2025 19:32:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5498678	Email/Text: todd@kwikcashonline.com	Jun 17 2025 19:31:00	Kwikcash, Inc., 9150 Irvine Center Dr, Irvine, CA 92618
5498677	+ Email/Text: bankruptcy@kikoff.com	Jun 17 2025 19:31:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
5501001	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2025 19:41:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5498683	Email/Text: ml-ebn@missionlane.com	Jun 17 2025 19:31:00	Mission Lane, PO Box 105286, Atlanta, GA 30304
5498681	Email/Text: collections@memexcu.com	Jun 17 2025 19:32:00	Members Exchange, P.O. Box 31049, Jackson, MS 39286-1049
5498682	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 17 2025 19:32:00	Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
5517053	+ Email/Text: bankruptcy@ncaks.com	Jun 17 2025 19:31:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, P.O. Box 3023, Hutchinson, KS 67504-3023
5498685	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 17 2025 19:41:57	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5498686	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 17 2025 19:32:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5522657	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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		Jun 17 2025 19:41:57	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5498687	Email/Text: bankruptcy@possiblefinance.com		
		Jun 17 2025 19:31:00	Possible Finance, PO Box 98686, Las Vegas, NV 89193
5521207	+ Email/Text: peritus@ebn.phinsolutions.com		
		Jun 17 2025 19:32:00	Peritus Portfolio Services II, LLC, P.O. Box 1149, Grapevine, TX 76099-1149
5498689	+ Email/Text: ecfbankruptcy@progleasing.com		
		Jun 17 2025 19:32:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
5500928	Email/Text: bnc-quantum@quantum3group.com		
		Jun 17 2025 19:32:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5511247	Email/Text: bnc-quantum@quantum3group.com		
		Jun 17 2025 19:32:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
5498692	Email/Text: bankruptcy@republicfinance.com		
		Jun 17 2025 19:32:00	Republic Finance, 3405 Old Brandon Rd, Pearl, MS 39208
5499559	Email/Text: bankruptcy@republicfinance.com		
		Jun 17 2025 19:32:00	Republic Finance, LLC, 282 Tower Road, Ponchatoula, LA 70454
5498690	^ MEBN		
		Jun 17 2025 19:29:35	Reflex, P.O. Box 31292, Tampa, FL 33631-3292
5499461	+ Email/Text: bkinfo@ccfi.com		
		Jun 17 2025 19:31:00	SCIL, Inc., 15 Bull Street Suite 200, Savannah, GA 31401-2686
5498693	Email/Text: credit-bureau-reporting-disputes@sezzle.com		
		Jun 17 2025 19:31:00	Sezzle, 251 1st Ave, Minneapolis, MN 55401
5498694	+ Email/Text: bkinfo@ccfi.com		
		Jun 17 2025 19:31:00	Speedy Cash, PO Box 550, Cleveland, TN 37364-0550
5498696	^ MEBN		
		Jun 17 2025 19:29:30	Sst/tabbank, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
5498697	+ Email/Text: megan.massey@statewidefcu.org		
		Jun 17 2025 19:32:00	Statewide FCU, Pob 320483, Flowood, MS 39232-0483
5498698	+ Email/Text: bankruptcy@braviant.com		
		Jun 17 2025 19:31:00	Sunupfin, P. O. Box 4356, Dept # 1557, Houston, TX 77210-4356
5498700	+ Email/Text: compliance@libertyloans.com		
		Jun 17 2025 19:32:00	TAB Bank, 901 Yamgto Road, Boca Raton, FL 33431-4497
5498679	Email/Text: BankruptcyNotices@shear.net		
		Jun 17 2025 19:31:00	Lendly, 3280 N University Ave, Provo, UT 84604
5498701	Email/Text: bankruptcy@towerloan.com		
		Jun 17 2025 19:31:00	Tower Loan, Pob 320001, Flowood, MS 39232
5500640	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Jun 17 2025 19:32:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
5498702	^ MEBN		
		Jun 17 2025 19:29:28	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5498704	+ Email/Text: ebone.woods@usdoj.gov		
		Jun 17 2025 19:32:00	US Dept of Education, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025
5514986	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Jun 17 2025 19:31:00	WebBank, PO Box 105555, Atlanta, GA 30348-5555
5498706	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com		
		Jun 17 2025 19:41:50	Wells Fargo, 800 Walnut, Des Moines, IA 50309-3891

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Janisia Lanice Kimbrough trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Mississippi

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**Case No.:** 25-00982-JAW  
**Chapter:** 13

**In re:**

Janisia Lanice Kimbrough  
aka Janisia Kimbrough  
P.O. Box 321105  
Flowood, MS 39232

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Notice of Entry of Order Confirming Plan

The Court entered an Order on 06/17/2025 (Dkt. # 26 ) confirming the Debtor's Chapter 13 Plan.

The confirmation order is available for download from the court's CM/ECF system via PACER and for inspection/copying at the following locations:

Jackson Office:

Clerk, U.S. Bankruptcy Court  
Southern District of Mississippi  
Thad Cochran U.S. Courthouse  
501 East Court Street, Suite 2.300  
Jackson, MS 39201  
601-608-4600

Gulfport Office:

Clerk, U.S. Bankruptcy Court  
Southern District of Mississippi  
Dan M. Russell, Jr. U.S. Courthouse  
2012 15th Street, Suite 244  
Gulfport, MS 39501  
228-563-1790

Dated: June 17, 2025

Danny L. Miller, Clerk of Court